DCB COMMERCIAL BANK

Credit Manager, Analytics & IFRS

DCB Commercial Bank PLC is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 8 branches, over 1000 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We invite suitably qualified candidates to fill the position of **Credit Manager, Analytics & IFRS**.The successful candidate will be responsible for ensuring accurate and timely Expected Credit Loss (ECL) computation, portfolio monitoring, credit risk analytics, and full compliance with Bank of Tanzania (BoT) credit-related regulations.

Responsibilities:

- Leading the end-to-end IFRS 9 impairment process for the bank, including data extraction, model runs, staging, overlays, and journal postings.
- Ensuring accurate computation of ECL for all portfolios (Retail, SME, Corporate, staff loans, off-balance sheet exposures) and periodic ECL reporting to finance and external auditors.
- Maintaining and updating IFRS 9 models, assumptions, and macroeconomic overlays in line with regulatory requirements and best practices.
- Overseeing portfolio performance monitoring, including NPL movements, trends, transitions, and risk migration.
- Establishing Early Warning Indicators (EWI) and analytics on arrears, account utilization, behavioral trends, and delinquency patterns.
- Monitoring covenant adherence for all credit customers and escalate breaches promptly.
- Providing insights on sectoral distribution, concentration risk, and portfolio quality against approved limits
- Ensuring full compliance with BoT credit-related regulations, guidelines, and circulars.
- Coordinating and review all regulatory credit reports including CRB reports, sectoral exposure reporting, and statutory returns
- Developing and maintain Management Information System (MIS) reports for credit performance, ECL analytics, and regulatory metrics.
- Supervising and train credit and risk teams on IFRS 9 concepts, analytics, and regulatory expectations.
- Providing strategic insight to senior management to support credit policy decisions and portfolio strategies.

Qualifications and Experience

- Bachelor's degree in Finance, Accounting, Economics, Statistics, Actuarial Science, Data Analytics, Mathematics, or a related quantitative discipline from a recognized institution.
- 3 years' experience in IFRS 9 impairment modelling and reporting, risk analytics, portfolio monitoring, or regulatory reporting within a bank or financial institution.
- Strong understanding of Bank of Tanzania (BOT) credit regulations, prudential guidelines, and reporting requirements.

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificate, and names of three referees with their contacts, quoting reference number **DCB-CR-CRM/IFRS-12/2025** about the email. **To be considered, your application MUST be submitted through recruitment@dcb.co.tz** not later than **8th January 2026**. Hard copy applications will not be accepted.